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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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|-----------------------|---|------------------------------------|
| First Named Inventor: | Robert T. Clark   |                                    |
| Appln. No.:           | 10/697076   | Confirmation No.: 8144             |
| Filing Date:          | October 30, 2003  | Examiner: Plucinski,<br>Jamisue A. |
| Title:                | <b>System, Method and Computer Program<br/>Product for Assessing Risk of Identity Theft</b> | Group Art Unit: 3629               |

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**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment mailed December 11, 2008, the Applicants have included a new listing of claims wherein the claims identifiers are correct.

The listing of claims begins on page 2 of this paper.

Remarks begin on page 8 of this paper.